

Information to identify the case:

Debtor 1	Claudia A. Minor	Social Security number or ITIN	xxx-xx-5150
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Perry A. Minor	Social Security number or ITIN	xxx-xx-2600
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed in chapter	13 5/22/19
Case number:	19-70310-JAD	Date case converted to chapter	7 9/13/21

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Claudia A. Minor	Perry A. Minor
2. All other names used in the last 8 years		
3. Address	PO Box 83 809 Cameron Avenue Beaverdale, PA 15921	PO Box 83 809 Cameron Avenue Beaverdale, PA 15921
4. Debtor's attorney Name and address	Terry L. Graffius Leventry & Haschak, LLC 1397 Eisenhower Blvd. Richland Square III Suite 202 Johnstown, PA 15904	Contact phone 814-266-1799 Email: tgraffius@lhrklaw.com
5. Bankruptcy trustee Name and address	Lisa M. Swope, Chapter 7 Trustee Neugebauer & Swope, P.C. 219 South Center Street P. O. Box 270 Ebensburg, PA 15931	Contact phone 814-472-7151 Email: lms@nsslawfirm.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 9/13/21
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 13, 2021 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.
8. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Presumption of abuse The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 12/13/21 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 11/22/21 Deadline for governmental units to file a proof of claim: Filing deadline: 11/18/19 <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
10. Creditors with a foreign address	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors	
11. Liquidation of the debtor's property and payment of creditors' claims	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above. The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Claudia A. Minor
Perry A. Minor
Debtors

Case No. 19-70310-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Sep 13, 2021

User: bsil
Form ID: 309B

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Claudia A. Minor, Perry A. Minor, PO Box 83, 809 Cameron Avenue, Beaverdale, PA 15921-4433
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Kevin Scott Frankel, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
tr	+ Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
15056465	+ Arbutus Park Retirement Community, 207 Ottawa Street, Johnstown, PA 15904-2337
15056469	+ CNBA/Best Buy, P.O. Box 6497, Sioux Falls, SD 57117-6497
15056470	+ First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
15056471	Freedom Financial Network, LLC, P.O. Box 2330, Phoenix, AZ 85002-2330
15056473	+ Mr. Cooper, ATTN: Customer Relations, P.O. Box 619098, Dallas, TX 75261-9098

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: tgraffius@lhrklaw.com	Sep 13 2021 23:22:00	Terry L. Graffius, Leventry & Haschak, LLC, 1397 Eisenhower Blvd., Richland Square III Suite 202, Johnstown, PA 15904
smg	EDI: PENNDEPTREV	Sep 14 2021 06:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 13 2021 23:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 14 2021 06:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 13 2021 23:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Sep 13 2021 23:22:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Sep 14 2021 06:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15096780	EDI: GMACFS.COM	Sep 14 2021 06:38:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
15056466	+ EDI: CAPITALONE.COM	Sep 14 2021 06:38:00	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
15065064	EDI: CAPITALONE.COM	Sep 14 2021 06:38:00	Capital One Bank (USA), N.A., by American

District/off: 0315-7

User: bsil

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			InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15056467	+ EDI: CITICORP.COM	Sep 14 2021 06:38:00	CitiBank, P.O. Box 6500, Sioux Falls, SD 57117-6500
15056468	+ Email/Text: mediamanagers@clientservices.com	Sep 13 2021 23:22:00	Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
15077794	+ EDI: MID8.COM	Sep 14 2021 06:38:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
15163073	+ EDI: AISMIDFIRST	Sep 14 2021 06:38:00	MidFirst Bank, Bankruptcy Bank, 999 NW Grand Blvd., # 110, Oklahoma City, OK 73118-6051
15056472	+ EDI: MID8.COM	Sep 14 2021 06:38:00	Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
15056474	EDI: PRA.COM	Sep 14 2021 06:38:00	Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
15056475	EDI: PRA.COM	Sep 14 2021 06:38:00	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23451
15056476	+ EDI: RMSC.COM	Sep 14 2021 06:38:00	SYNCB/Lowes, P.O. Box 956005, Orlando, FL 32896-0001
15056477	+ EDI: RMSC.COM	Sep 14 2021 06:38:00	SYNCB/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
15056741	+ EDI: RMSC.COM	Sep 14 2021 06:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
15087312		Nationstar Mortgage LLC dba Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, Texas
15096028	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2021 at the address(es) listed below:

District/off: 0315-7

User: bsil

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Date Rcvd: Sep 13, 2021

Form ID: 309B

Total Noticed: 27

Name	Email Address
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com logsecf@logs.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Terry L. Graffius	on behalf of Joint Debtor Perry A. Minor tgraffius@lhrklaw.com sbosworth@lhrklaw.com
Terry L. Graffius	on behalf of Debtor Claudia A. Minor tgraffius@lhrklaw.com sbosworth@lhrklaw.com

TOTAL: 7